

# Larue D. Carter Memorial Hospital The Carter Insider



Volume 4, Issue 2

February 2008

## In Over Your Head?

Today many Americans are discovering they need a financial life raft because **they are in deep financial waters and sinking fast**. As a result, the number of debt relief counselors is exploding. But **not all debt relief organizations are trustworthy**. Every year the Federal Trade Commission (FTC) exposes shady debt relief operations. So, **how do you separate the good from the bad? Be a smart consumer—comparison shop**. Start by getting a list of non-profit credit counseling services in your area by contacting:

- **National Foundation for Credit Counseling**  
800-388-2227  
[www.nfcc.org](http://www.nfcc.org)
- **Association of Independent Consumer Credit Counseling Agencies**  
800-450-1794  
[www.aiccca](http://www.aiccca)

Some debt relief counselors promise to wipe out 40 to 90 % of credit card debt immediately. That instant relief, called **debt settlement**, sounds too good to be true—and usually it is. These debt settlement outfits do get some creditors to accept pennies on the dollar by warning that clients could exhaust their assets and leave the creditors hanging. This high-pressure approach may sound great, but if you have many creditors, not all of them are likely to go along. Also, even if a creditor

does settle, the unpaid portion of your debt doesn't always disappear. It can be reported as bad debt, which can cripple your credit score. **Be wary of any organization that promises a quickie debt settlement.**

Instead, visit a counselor who will meet with you for an intensive discussion about your entire situation before giving you a full range of alternatives. Reputable counselors will ask to see your records, so be prepared to take information on your income, mortgage, medical bills—everything that will help give your counselor a complete picture.

A good counselor will start by helping you do the necessary accounting to figure out what you really owe—the more bills there are, the harder it is to keep track. Then they will look for possible spending cuts.

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## Home Grown Talent

When **Shawn Smith** began working at Central State Hospital as an intermittent psychiatric attendant in 1992, nobody had any idea she would one day be a full-time charge nurse at Larue Carter Hospital. But on January 6, when **Shawn promoted to charge nurse**, she achieved a big dream.

Shawn began the journey to her

dream when she worked for one year as an intermittent psychiatric attendant in 1992. Then in 1997, she began regular employment as a psychiatric attendant at LCH. In 2002, she finished training at Ivy Tech, Indianapolis, and became a Licensed Practical Nurse. In 2007, **she earned her Associate Degree in Nursing** from Indiana University, Kokomo.

But even more impressively, she managed to work full-time at LCH as a valued employee throughout the years she was advancing her education.

**Everyone at LCH wants to congratulate Shawn on her promotion** and thank her for her commitment to continual improvement. We're proud of our home grown talent!

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## You Can Eat for Less



Everyone is feeling the shock of higher food prices these days. In fact, grocery bills have risen about 5.7% in the past two years. The reasons for this are complex—most of them are things we can do little or nothing about (such as higher oil prices). But there are some things we can do to help cut our food bills.

- **Always take a list.**

Start with a master list of items you need to buy weekly, then add to it as needed before you shop. This way, you'll be less likely to give in to impulse buys.

- **Clip coupons.**

Clipping coupons can save savvy shoppers as much as 20% of their shopping bills. But don't stop with newspaper coupons. Some stores hand out coupons along with your register receipt. And if you have a computer, visit [www.thegrocerygame.com](http://www.thegrocerygame.com) and [www.coupons.net](http://www.coupons.net) for even more savings. If you use coupons in conjunction with a sale, you can really save big! And be sure to be on the lookout for stores that double coupon amounts and/or honor competing stores' coupons.

- **Use store cards.**

Sometimes store cards can really make a difference in savings, so be sure to get a store card wherever they're offered—even for stores you don't usually frequent.

- **Take a calculator.**

Bigger is not always the better deal. So, check the unit prices and do some basic math to see what the real deal is. Also, if the food in the larger package might go to waste, the smaller one can be your better deal.

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**“Be wary of any organization that promises a quickie debt settlement.”**

## In Over Your Head? continued from page 1

### Every dollar counts.

If a strict budget alone won't turn things around, it's time to consider more serious measures such as moving to a cheaper place or selling valuable assets. If this still doesn't solve the problem, you may need to consider a debt management plan (DMP).

Unlike the quickie debt settlement programs mentioned earlier, DMPs will get your credit rating moving in the right

direction. Debt relief agencies create these plans by negotiating with creditors for reduced interest rates, which can dramatically reduce the amount of debt you will need to repay.

As you shop for an agency, be sure to find out how much services cost. Consultations are usually free (and should be completely confidential). Credit counseling agencies make their money by arranging and administering DMPs.

Agencies charge clients a monthly fee or a percentage of what's owed.

And keep in mind that if you aren't satisfied with the agency you choose, you can try another. To register complaints about an agency, contact the FTC, your state attorney general, your state securities regulator, or the Better Business Bureau.

## Schizophrenia Research Is Expanding



Research into diseases like schizophrenia has shifted in recent years. Inpatient stays are shorter and multiple atypical antipsychotics give us greater choice and control over the three better known core features of schizophrenia: positive symptoms, negative symptoms, and depression. Where once it was enough to reduce those core features, we now turn to a fourth core feature: cognitive impairment. Cognition (thinking ability) is

considered a reasonable target of treatment because difficulties with cognition lead to lower functioning lives.

Cognitive impairment is described as: problems in speed of processing, attention/vigilance, working memory, verbal learning, visual learning, reasoning and problem solving, and social cognition. The speed of processing is about how quickly one can take in information and make it useful. Vigilance is a measure of one's

ability to pay attention to a task through completion. Verbal and visual learning are about how well one takes in information through the senses of hearing and sight. Reasoning and problem solving are self-explanatory. Social cognition is one's awareness of others and associated behaviors.

Can medication assist in improving our clients' ability to live, work, learn and have a

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## Eat for Less continued from page 2

- **Look beyond the usual.**

Most stores place the higher-priced items at eye level, so look up and look down to find lower-priced versions. And try store brands when you can. You may find you like them just as much as the more expensive brand names.

- **Thaw out.**

Frozen meals and ready-made dishes can take a huge bite out of your food budget, so eliminate them from your shopping list when you can. But also

consider how often you end up eating out because you're in a hurry or too tired to cook. If you're eating out or ordering in two times a week or more, the convenient TV dinner could save you money.

- **Don't shop hungry.**

Be sure to eat before you go shopping. If you shop hungry, you'll be sure to shop with your stomach, not your brain.

- **Watch those scanners.**

You can lose a lot of money at the check out due to incor-

rectly programmed scanners. So, shop with a friend who can watch the scanner while you unload the cart. If you can't team shop, don't be afraid to tell the clerk to wait until you can watch the scanner. If all else fails, check your receipt before you leave the store.

- **Pitch the produce bag.**

Those plastic bags in the produce aisle can speed up decay, so when you get home, take your delicate produce out of those bags. The food will last longer, and that saves money.



## LCH Potpourri

On January 13, a patient on 3C was suffering from respiratory distress. Nursing Supervisor, **Marita Barnett**, and agency LPN, **Debra Harden**, stepped in, assessed the situation, and took action. Their quick response saved the patient's life. Thank you, Marita and Debra!

**Anthony Englert** is the Employee of the Month for February. Be it repairing a stopped-up toilet, a leaking faucet, or a cold bedroom, Anthony, a Maintenance Repairperson, is

always willing to do whatever is asked of him with a smile. Congratulations, Anthony!

**LCH welcomes:** **Kim Ambrose** (Attendant), and **Arolra Watkins** (Account Clerk).

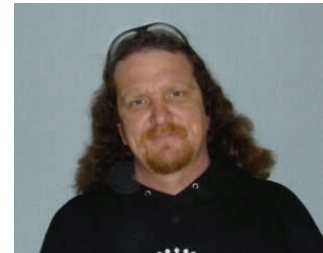
**LCH says farewell to:** **Erika Bever** (Pharmacy Aide), **Connie Richardson** (Security Officer), and **John Stolle** (Maintenance Supervisor).

**Happy retirement** and best wishes go to: **Mary Jane**

**Chapman** (Attendant) and **David Curtis** (Charge Nurse).

**Cultural Diversity Month** wraps up on February 29 with **Jeopardy** games from 9:00 to 11:00 am in the gym. **A dance** will also be held that evening in the gym—5:30 to 6:00 (youth) and 6:30 to 8:00 (adults).

The Security Office now has a **battery recycling container** so you can discard old batteries there or in the storeroom or Building 18.



**Anthony Englert,**  
February Employee of the Month

## Schizophrenia Research Is Expanding continued from page 2

social life (function)? If so, we would gladly see improvements in daily living activities. Studies of new medications will include tests that measure these abilities. The tests vary from saying as many words that start with the letter "T" as possible in one minute to repeating number sets like 92481 backwards. From tests like these, researchers can tell what cognitive areas are most affected by schizophrenia across the study population, what tests improve

during the study, and hopefully, whether improvements are relevant and can be applied to real life.

There is an old saying that goes like this: "You can feed a man a fish and feed him for one day or you can teach him to fish and feed him for a lifetime." Helping persons with schizophrenia by improving their ability to learn will help them for a lifetime.

Thanks to **Mary Ann Caldwell**, RNC, CCRC, for submitting this article.



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persons with  
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**INDIANA FAMILY  
AND SOCIAL  
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ADMINISTRATION /  
MENTAL HEALTH  
AND ADDICTION**

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**February 2008**

## **Our Vision**

Our vision is to serve the citizens of Indiana as a center of excellence in mental health.

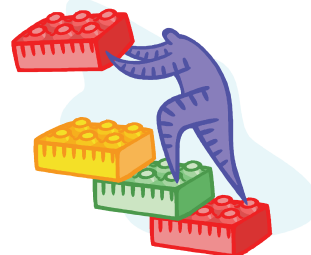
## **Our Mission**

Our mission is to provide specialized treatment, education, and research in the field of mental health.

## **Quote of the Month:**

"Success is to be measured not so much by the position that one has reached in life as by the obstacles which he has overcome while trying to succeed."

Booker T. Washington



## **Training Opportunities**

### **Performance Management (supervisors)**

Dates? March 11

Time? 9:00 am to 3:00 pm

Where? LCH, Peach Room

### **New Employee Orientation**

Date? March 24

Time? 9:00 am to 3:00 pm

Where? LCH, Dewey Room

### **Situational Leadership (supervisors)**

Date? March 5

Time? 9:00 am to 3:30 pm

Where? Government Center South, Rm. 16

### **Selection and Interviewing (supervisors)**

Date? March 27

Time? 9:00 am to 3:00 pm

Where? Government Center South, Rm. 16

### **Progressive Discipline (supervisors)**

Date? March 26

Time? 9:00 am to 3:00 pm

Where? LCH, Board Room

### **CPR**

Dates? March 4 and 18

Time? 8:00 am to 3:00 pm

Where? LCH, 5th Floor

### **Sexual Harassment Prevention**

Date? March 11

Time? 1:30 pm to 4:00 pm

Where? Government Center South, Rm. 16



*For more information on any of these programs, contact*

*Al Jordan at extension 4340.*

## **Cultural Diversity Thoughts**

- Look at differences as an opportunity to learn exciting things about a different culture, a new person, and yourself.
- Assume the burden to communicate is yours—it's an important first step toward understanding.